

<i>SERFF Tracking Number:</i>	<i>AFDL-127835118</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American Fidelity Assurance Company</i>	<i>State Tracking Number:</i>	<i>50297</i>
<i>Company Tracking Number:</i>	<i>C10-98 RATE INCREASE</i>		
<i>TOI:</i>	<i>H07I Individual Health - Specified Disease - Limited Benefit</i>	<i>Sub-TOI:</i>	<i>H07I.002A Dread Disease - Cancer Only</i>
<i>Product Name:</i>	<i>C10-98 RATE INCREASE</i>		
<i>Project Name/Number:</i>	<i>C10-98 RATE INCREASE/</i>		

Filing at a Glance

Company: American Fidelity Assurance Company

Product Name: C10-98 RATE INCREASE	SERFF Tr Num: AFDL-127835118	State: Arkansas
TOI: H07I Individual Health - Specified Disease - Limited Benefit	SERFF Status: Closed-Disapproved	State Tr Num: 50297
Sub-TOI: H07I.002A Dread Disease - Cancer Only	Co Tr Num: C10-98 RATE INCREASE	State Status: Disapproved-Closed
Filing Type: Rate		Reviewer(s): Donna Lambert
	Authors: Shari Vick, Melissa Mahanes, Ashlie Snyder, Ann Hobson	Disposition Date: 11/30/2011
	Date Submitted: 11/18/2011	Disposition Status: Disapproved
Implementation Date Requested: On Approval		Implementation Date: 11/30/2011

State Filing Description:

General Information

Project Name: C10-98 RATE INCREASE	Status of Filing in Domicile: Not Filed
Project Number:	Date Approved in Domicile:
Requested Filing Mode:	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact:	Filing Status Changed: 11/30/2011
	State Status Changed: 11/30/2011
Deemer Date:	Created By: Ann Hobson
Submitted By: Ann Hobson	Corresponding Filing Tracking Number:
Filing Description:	

Enclosed for submission is information concerning an increase in premium rates for the above captioned individual, limited benefit, specified disease policy and attached rider. We are filing this rate increase for the C10-98 Limited Benefit Specified Disease Cancer Expense Policy, and AMDI-181 Radiation Therapy and Chemotherapy Additional Benefit Rider previously approved by your Department. This is a guaranteed renewable policy.

A list of old and new rates and the actuarial memorandum is attached to this filing. These forms have had one previous increase in Arkansas, a 15% rate increase with implementation no earlier than April 1, 2011. The effective date

SERFF Tracking Number: AFDL-127835118 State: Arkansas
Filing Company: American Fidelity Assurance Company State Tracking Number: 50297
Company Tracking Number: C10-98 RATE INCREASE
TOI: H071 Individual Health - Specified Disease - Sub-TOI: H071.002A Dread Disease - Cancer Only
Limited Benefit
Product Name: C10-98 RATE INCREASE
Project Name/Number: C10-98 RATE INCREASE/

of this proposed increase will be no sooner than April 1, 2012; or on the next plan date for those individuals under a Section 125 plan.

I hereby certify that to the best of my knowledge the rates submitted herewith are in compliance in all respects with the provisions of the insurance laws, rules and regulations of your State and such rates contain no provisions previously disapproved by the Department.

Thank you for your assistance with this matter. If you have any questions, please feel free to contact me at 1-800-654-8489, extension 7782. My email address is shari.vick@af-group.com

Company and Contact

Filing Contact Information

Ashlie Snyder, Compliance Analyst I ashlie.snyder@af-group.com
2000 Classen 800-654-8489 [Phone] 5255 [Ext]
Oklahoma City, OK 73160 405-523-5793 [FAX]

Filing Company Information

American Fidelity Assurance Company CoCode: 60410 State of Domicile: Oklahoma
2000 North Classen Blvd Group Code: Company Type: LAH
Oklahoma City, OK 73106 Group Name: State ID Number:
(405) 523-2000 ext. [Phone] FEIN Number: 73-0714500

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: \$50 - RATE FILING
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Fidelity Assurance Company	\$50.00	11/18/2011	53888785

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Product Name: C10-98 RATE INCREASE
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Disapproved	Donna Lambert	11/30/2011	11/30/2011

<i>SERFF Tracking Number:</i>	<i>AFDL-127835118</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American Fidelity Assurance Company</i>	<i>State Tracking Number:</i>	<i>50297</i>
<i>Company Tracking Number:</i>	<i>C10-98 RATE INCREASE</i>		
<i>TOI:</i>	<i>H071 Individual Health - Specified Disease - Limited Benefit</i>	<i>Sub-TOI:</i>	<i>H071.002A Dread Disease - Cancer Only</i>
<i>Product Name:</i>	<i>C10-98 RATE INCREASE</i>		
<i>Project Name/Number:</i>	<i>C10-98 RATE INCREASE/</i>		

Disposition

Disposition Date: 11/30/2011

Implementation Date: 11/30/2011

Status: Disapproved

Comment: It is the primary mission of the Arkansas Insurance Department to protect consumers. Arkansas is a relatively low-income state, and most of the seniors who would be affected by your proposed rate increase live on a fixed income. Therefore, given the low loss ratio history presented in this filing (indicating that American Fidelity has enjoyed healthy profits on this block of business since its inception); we cannot approve the requested rate increase.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
American Fidelity Assurance Company	15.000%	15.000%	\$183,385	2,867	\$1,222,564	15.000%	15.000%

SERFF Tracking Number: AFDL-127835118 State: Arkansas

Filing Company: American Fidelity Assurance Company State Tracking Number: 50297

Company Tracking Number: C10-98 RATE INCREASE

TOI: H071 Individual Health - Specified Disease - Limited Benefit Sub-TOI: H071.002A Dread Disease - Cancer Only

Product Name: C10-98 RATE INCREASE

Project Name/Number: C10-98 RATE INCREASE/

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Disapproved	No
Rate	C10 Projection Exhibit 1 -3 and 7 - 9	Disapproved	No
Rate	Exhibits 4 - 6	Disapproved	No

SERFF Tracking Number:	AFDL-127835118	State:	Arkansas
Filing Company:	American Fidelity Assurance Company	State Tracking Number:	50297
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TOI:	H071 Individual Health - Specified Disease - Limited Benefit	Sub-TOI:	H071.002A Dread Disease - Cancer Only
Product Name:	C10-98 RATE INCREASE		
Project Name/Number:	C10-98 RATE INCREASE/		

Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	15.000%
Effective Date of Last Rate Revision:	01/01/2011
Filing Method of Last Filing:	SERFF

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
American Fidelity Assurance Company	15.000%	15.000%	\$183,385	2,867	\$1,222,564	15.000%	15.000%

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Product Name: C10-98 RATE INCREASE

Project Name/Number: C10-98 RATE INCREASE/

Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Disapprove C10 Projection Exhibit d 11/30/2011	1 -3 and 7 - 9	C10-98, AMDI- 181	New		C10 PROJECTION 11 17 11 AR to send.pdf
Disapprove Exhibits 4 - 6 d 11/30/2011		C10-98, AMDI- 181	New		Exhibits RI.pdf

EXHIBIT I
AMERICAN FIDELITY ASSURANCE
POLICY FORM C10-98 AND RIDER AMDI-181
GROSS MONTHLY PREMIUM RATES
ARKANSAS

		<u>Rates Prior to Proposed Increase</u>	
Policy Form C10-98		Basic	Enhanced
Individual	\$	20.48	\$ 31.28
Single Parent Family	\$	25.08	\$ 38.30
Two Parent Family	\$	30.72	\$ 46.92

		<u>Rates Prior to Proposed Increase</u>	
Rider AMDI-181		Basic	Enhanced
Individual	\$	4.14	\$ 4.50
Single Parent Family	\$	4.72	\$ 5.18
Two Parent Family	\$	6.68	\$ 7.48

		<u>Rates After 15% Increase</u>	
Policy Form C10-98		Basic	Enhanced
Individual	\$	23.54	\$ 35.96
Single Parent Family	\$	28.84	\$ 44.04
Two Parent Family	\$	35.32	\$ 53.94

		<u>Rates After 15% Increase</u>	
Rider AMDI-181		Basic	Enhanced
Individual	\$	4.76	\$ 5.16
Single Parent Family	\$	5.42	\$ 5.94
Two Parent Family	\$	7.68	\$ 8.60

EXHIBIT II
AMERICAN FIDELITY ASSURANCE
POLICY FORM C10-98 (BASE POLICY ONLY)
FREQUENCY AND SEVERITY TRENDS

<u>Incurring</u> <u>Year</u>	<u>Incurring</u> <u>Claims</u>	<u>Number</u> <u>of Claims</u>	<u>Severity</u>	<u>Annual</u> <u>Medical</u> <u>Trend</u>	<u>Number</u> <u>Exposed</u>	<u>Frequency</u>	<u>Annual</u> <u>Insurance</u> <u>Trend</u>	<u>Claim</u> <u>Cost</u>	<u>Overall</u> <u>Claim Cost</u> <u>Increase</u>	<u>Trend</u> <u>Due to</u> <u>Aging</u>	
1999	113,973	990	115.12		4,811	20.58%		23.69			
2000	1,239,115	5,778	214.45	86.28%	18,689	30.92%	50.23%	66.30	180%	0.3%	
2001	2,595,438	12,576	206.38	-3.76%	35,362	35.56%	15.03%	73.40	11%	3.6%	
2002	6,104,291	22,426	272.20	31.89%	55,403	40.48%	13.82%	110.18	50%	3.2%	
2003	9,507,379	33,004	288.07	5.83%	77,488	42.59%	5.22%	122.70	11%	3.4%	
2004	13,066,538	43,801	298.32	3.56%	103,290	42.41%	-0.44%	126.50	3%	2.1%	
2005	16,357,971	52,581	311.10	4.29%	122,996	42.75%	0.81%	133.00	5%	3.0%	
2006	20,850,149	61,996	336.31	8.10%	144,444	42.92%	0.40%	144.35	9%	2.8%	
2007	24,584,367	69,238	355.07	5.58%	153,356	45.15%	5.19%	160.31	11%	2.6%	
2008	25,843,417	67,093	385.19	8.48%	140,250	47.84%	5.96%	184.27	15%	6.8%	
2009	26,930,198	65,755	409.55	6.33%	128,197	51.29%	7.22%	210.07	14%	6.7%	
2010	26,163,293	60,932	429.39	4.84%	116,008	52.52%	2.40%	225.53	7%	7.1%	
4 Year Trends							<u>Medical</u> <u>Trend</u>	<u>Insurance</u> <u>Trend</u>	<u>Annual</u> <u>Claim Cost</u> <u>Increase</u>	<u>Trend</u> <u>Due to</u> <u>Aging</u>	<u>Trend</u> <u>Above</u> <u>Aging</u>
							6%	5%	12%	6%	5.7%

EXHIBIT III
Nationwide Past and Projected Experience by Incurred Year
Note: Claims are stated on Incurral Year Basis

Cal Year	Earned Premium	Paid Claims	Outstanding Claim Liability & Reserve	Incurred Claims	Incurred Loss Ratio
(a)	(b)	(c)	(d)	(e) = (c) + (d)	(f)=(e)/(b)
1998	4,804	1,270	-	1,270	26%
1999	1,088,727	113,973	-	113,973	10%
2000	5,557,151	1,239,115	-	1,239,115	22%
2001	11,263,096	2,595,438	-	2,595,438	23%
2002	18,650,961	6,104,291	-	6,104,291	33%
2003	26,566,659	9,507,379	-	9,507,379	36%
2004	36,004,980	13,066,538	-	13,066,538	36%
2005	43,281,095	16,357,971	-	16,357,971	38%
2006	51,155,107	20,850,149	-	20,850,149	41%
2007	56,843,826	24,567,322	17,045	24,584,367	43%
2008	52,772,533	25,554,047	289,370	25,843,417	49%
2009	48,801,247	26,092,195	838,003	26,930,198	55%
2010	44,406,139	23,468,409	2,694,884	26,163,293	59%
2011	42,152,895			26,427,319	63%
2012	46,831,952			27,092,251	58%
2013	45,478,388			28,258,082	62%
2014	42,655,829			29,564,931	69%
2015	40,125,280			31,021,498	77%
2016	37,845,081			32,600,575	86%
2017	35,785,227			34,307,612	96%
2018	33,893,922			36,117,366	107%
2019	32,125,616			38,009,647	118%
2020	30,462,703			39,983,166	131%
2021	28,895,131			42,005,075	145%
2022	27,416,412			44,073,391	161%
2023	26,021,868			46,187,097	177%
2024	24,708,399			48,350,700	196%
2025	23,472,066			50,569,941	215%
Past	396,396,324			173,357,398	44%
Future	517,870,770			554,568,651	107%
Lifetime	914,267,094			727,926,049	80%
Interest 4.5%					
Past	479,996,786			204,894,876	43%
Future	394,173,561			390,176,553	99%
Lifetime	874,170,347			595,071,429	68%

Projection assumes future nationwide is on Arkansas rate basis

**AMERICAN FIDELITY ASSURANCE
ACTUARIAL MEMORANDUM
CANCER POLICY FORM C10-98**

**EXHIBIT III
Nationwide Past and Projected Experience by Incurred Year**

Note: Claims are stated on Incurred Year Basis

NO FURTHER RATE INCREASE AND FUTURE TREND

Cal Year (a)	Earned Premium (b)	Paid Claims (c)	Outstanding Claim Liability & Reserve (d)	Incurred Claims (e) = (c) + (d)	Incurred Loss Ratio (f)=(e)/(b)	Pricing Loss Ratio (h)	Actual/Pricing Loss Ratio Comparison (i)
1998	4,804	1,270	-	1,270	26%	31%	86%
1999	1,088,727	113,973	-	113,973	10%	33%	32%
2000	5,557,151	1,239,115	-	1,239,115	22%	33%	68%
2001	11,263,096	2,595,438	-	2,595,438	23%	34%	67%
2002	18,650,961	6,104,291	-	6,104,291	33%	35%	93%
2003	26,566,659	9,507,379	-	9,507,379	36%	36%	98%
2004	36,004,980	13,066,538	-	13,066,538	36%	37%	97%
2005	43,281,095	16,357,971	-	16,357,971	38%	38%	98%
2006	51,155,107	20,850,149		20,850,149	41%	39%	103%
2007	56,843,826	24,567,322	17,045	24,584,367	43%	40%	107%
2008	52,772,533	25,554,047	289,370	25,843,417	49%	43%	113%
2009	48,801,247	26,092,195	838,003	26,930,198	55%	46%	120%
2010	44,406,139	23,468,409	2,694,884	26,163,293	59%	49%	119%
2011	42,152,895			26,427,319	63%	53%	119%
2012	42,114,011			27,092,251	64%	56%	115%
2013	39,546,424			28,258,082	71%	60%	120%
2014	37,092,025			29,564,931	80%	63%	126%
2015	34,891,548			31,021,498	89%	67%	132%
2016	32,908,766			32,600,575	99%	71%	139%
2017	31,117,589			34,307,612	110%	76%	146%
2018	29,472,976			36,117,366	123%	80%	153%
2019	27,935,318			38,009,647	136%	85%	161%
2020	26,489,307			39,983,166	151%	89%	169%
2021	25,126,201			42,005,075	167%	94%	177%
2022	23,840,358			44,073,391	185%	99%	186%
2023	22,627,712			46,187,097	204%	104%	195%
2024	21,485,565			48,350,700	225%	110%	205%
2025	20,410,492			50,569,941	248%	115%	215%
Past	396,396,324			173,357,398	44%	41%	106%
Future	457,211,187			554,568,651	121%	77%	157%
Lifetime	853,607,511			727,926,049	85%	60%	141%
Interest 4.5%							
Past	479,996,786			204,894,876	43%	41%	105%
Future	349,439,864			390,176,553	112%	74%	152%
Lifetime	829,436,650			595,071,429	72%	55%	132%

Trend Above Aging
5%

Projection assumes future nationwide is on Arkansas rate basis

EXHIBIT VII
AMERICAN FIDELITY ASSURANCE
CANCER RIDER AMDI-181
NATIONWIDE PAST EXPERIENCE BY INCURRED YEAR AS OF 06/30/11
Note: Claims are stated on Incurral Year Basis

YEAR	Earned Premium	Paid Claims	Claim Reserve Balance	Cancer Policy Reserve Balance	Incurred Claims Without Policy Reserves	Loss Ratio Without Policy Reserves
1999	35,819			-		
2000	174,694	46,392		10	46,392	27%
2001	381,464	89,616		4,562	89,616	23%
2002	738,174	359,629		25,590	359,629	49%
2003	1,146,754	580,648		74,550	580,648	51%
2004	1,657,778	981,132		175,311	981,132	59%
2005	2,090,439	1,514,961		329,034	1,514,961	72%
2006	2,598,885	1,918,364		540,800	1,918,364	74%
2007	3,161,478	2,882,177	855	787,320	2,883,033	91%
2008	3,167,708	3,427,383	16,635	1,074,297	3,444,019	109%
2009	3,154,503	3,989,298	73,538	1,414,297	4,062,836	129%
2010	2,966,259	3,761,525	329,274	1,727,973	4,090,799	138%
2011	1,423,276	1,182,327	1,060,603	1,867,560	2,242,929	158%

EXHIBIT VIII
AMERICAN FIDELITY ASSURANCE
CANCER POLICY FORM C10-98 AND RIDER
EXPERIENCE SINCE 2006
State Report by Incurred Year as of 6/30/11

Experience for: **Arkansas**

FORM C10-98 and AMDI-181

	Earned	Paid	Paid Claim Loss	Claim	Incurred	Policy	Loss Ratios Excluding
<u>Year</u>	<u>Premium</u>	<u>Claims</u>	<u>Ratio</u>	<u>Reserves</u>	<u>Claims</u>	<u>Reserves</u>	<u>Policy Reserves</u>
2006	1,835,403	1,063,828	58%	-	1,063,828	675,760	58%
2007	1,827,651	938,850	51%	455	939,305	951,783	51%
2008	1,664,382	1,023,285	61%	7,732	1,031,017	1,268,283	62%
2009	1,510,240	1,151,389	76%	22,464	1,173,853	1,526,723	78%
2010	1,313,011	832,888	63%	72,491	905,378	1,653,610	69%
2011*	603,759	423,613	70%	216,452	640,065	1,742,997	106%
TOTAL	8,754,446	5,433,853	62%	319,594	5,753,447	1,742,997	66%

*RATE INCREASE ACTIVITY BEGAN IN ARKANSAS IN 2011

EXHIBIT IX
AMERICAN FIDELITY ASSURANCE
CANCER POLICY FORM C10-98 (No Rider Experience Included)
NATIONWIDE PAST EXPERIENCE THROUGH 6/30/2011
Note: Claims are stated on Incurral Year Basis

Year	Earned Premium	Paid Claims	Outstanding Claim Reserve	Increase in Policy Reserve	INCURRED CLAIMS		LOSS RATIOS
					Without Policy Reserves	With Policy Reserves	Without Policy Reserves
1998	4,804	1,270	-	-	1,270	1,270	26%
1999	1,088,727	113,973	-	-	113,973	113,973	10%
2000	5,557,151	1,239,115	-	22,008	1,239,115	1,261,122	22%
2001	11,263,096	2,595,438	-	331,950	2,595,438	2,927,388	23%
2002	18,650,961	6,104,291	-	991,945	6,104,291	7,096,236	33%
2003	26,566,659	9,507,379	-	2,034,802	9,507,379	11,542,181	36%
2004	36,004,980	13,066,538	-	3,449,125	13,066,538	16,515,663	36%
2005	43,281,095	16,357,971	-	5,024,544	16,357,971	21,382,516	38%
2006	51,155,107	20,850,149	-	6,590,133	20,850,149	27,440,282	41%
2007	56,843,826	24,567,322	17,045	7,371,112	24,584,367	31,955,478	43%
2008	52,772,533	25,554,047	289,370	8,040,372	25,843,417	33,883,789	49%
2009	48,801,247	26,092,195	838,003	8,697,444	26,930,198	35,627,642	55%
2010	44,406,139	23,468,409	2,694,884	7,313,125	26,163,293	33,476,418	59%
2011*	20,971,895	7,756,162	8,035,898	3,259,507	15,792,060	19,051,568	75%

*2011 in this exhibit includes rate increase activity that started in many parts of the country on 4/1/2011

EXHIBIT IV
AMERICAN FIDELITY ASSURANCE COMPANY
ORIGINAL PRICING ASSUMPTIONS
C10-98 LIMITED BENEFIT SPECIFIED DISEASE CANCER EXPENSE POLICY

1. Sales Expenses (% of Premium):

Commissions:

First Year:	70%
Renewal (2-10)	17%
Renewal (11+)	13%

Other sales expenses assumptions are based upon company experience.

2. Home Office Expenses:

Overhead	5% of premium
Premium Tax	2.25% of premium
Fixed Costs	\$18 acquisition/ \$20.57 maintenance

3. Interest Rates

Investment	6.25%
Discount	15%
Loss Ratios	4.5%

4. Lapse Rates (vary by age)

Year 1	16.5% - 36%
Year 2	15% - 30%
Year 3	14% - 25.5%
Year 4	13% - 19%
Year 5	11% - 16%
Year 6	9% - 14%
Year 7-9	6.5% - 12%
Year 10+	6% - 7%

5. Policy Reserves

Policy claim costs were combined with the 1980 CSO Mortality Table at 4.5% using the two year preliminary term method.

6. Modeling Distribution is based upon company distribution of cancer policy sales by age and family structure, adjusted by actuarial judgment.

EXHIBIT V
AMERICAN FIDELITY ASSURANCE COMPANY
OUTLINE OF BENEFITS
C10-98 LIMITED BENEFIT SPECIFIED DISEASE CANCER EXPENSE POLICY

This policy provides two levels of benefits, one of which will be chosen by the insured at the time of issue. The benefits provided are as follows:

BENEFITS:	BASIC OPTION	ENHANCED OPTION
A. Hospital Confinement	\$200 per day for 60 days \$400 per day thereafter	\$300 per day for 60 days \$600 per day thereafter
B. Drugs and Medicine	Up to \$125 per confinement Up to \$250 outpatient per year	Up to \$250 per confinement Up to \$500 outpatient per year
C. Malignant Growth Prevention	Up to \$125 per confinement Up to \$125 outpatient per year	Up to \$250 per confinement Up to \$250 outpatient per year
D. Surgical	Up to \$3000 based on schedule	Up to \$5000 based on schedule
E. Skin Cancer	Up to \$150 per operation	Up to \$240 per operation
F. Reconstructive Surgery	Up to \$300 per operation for surgeon Up to \$75 per operation for anesthesia Up to \$50 per operation for temporary prosthesis	Up to \$625 per operation for surgeon Up to \$155 per operation for anesthesia Up to \$100 per operation for temporary prosthesis
G. 2 nd and 3 rd Opinion	Up to \$150 per opinion	Up to \$200 per opinion
H. Outpatient Hospital or Ambulatory Surgical Center	\$100 per day	\$200 per day
I. Anesthesia	Up to 25% of surgical benefit	Up to 25% of surgical benefit
J. Attending Physician	Up to \$30 per day for first 5 days Up to \$25 per day thereafter	Up to \$45 per day for first 5 days Up to \$40 per day thereafter
K. Inpatient Special Nursing	Up to \$75 per day	Up to \$125 per day
L. Medical Equipment	Up to \$150 per calendar year	Up to \$250 per calendar year
M. Prosthesis	Up to \$75 for non-surgical device Up to \$1500 for surgically implanted	Up to \$150 for non-surgical device Up to \$2500 for surgically implanted
N. Blood ,Plasma, Platelets	Up to \$1000 per calendar year	Up to \$2000 per calendar year
O. Radiation/Chemotherapy	Up to \$7000 per calendar year	Up to \$12000 per calendar year
P. Bone Marrow Transplant	Up to \$5000 per lifetime	Up to \$10000 per lifetime
Q. Stem Cell Transplant	Up to \$250 per collection (max 3) Up to \$50 for one reinfusion	Up to \$350 per collection (max 3) Up to \$50 for one reinfusion
R. Experimental Treatment	Same as any other treatment	Same as any other treatment
S. Dread Disease	Up to \$100 per day confined up to 90 days Up to \$250 per day thereafter Lifetime maximum of \$50000	Up to \$200 per day confined up to 90 days Up to \$500 per day thereafter Lifetime maximum of \$100,000
T. U.S. Government/Charity Hospital, or HMO	\$100 per day confined in lieu of above \$100 per day outpatient in lieu of above	\$300 per day confined in lieu of above \$300 per day outpatient in lieu of above
U. Donor	Up to \$1000 medical expenses \$25 per day lodging up to 21 days Round trip coach fare or \$0.30 per mile	Up to \$1000 medical expenses \$30 per day lodging up to 21 days Round trip coach fare or \$0.40 per mile
V. Ambulance	Up to \$100 per admission	Up to \$150 per admission
W. Transportation, Outpatient Lodging	Round trip coach fare or \$0.30 per mile \$25 per day of outpatient treatment	Round trip coach fare or \$0.40 per mile \$30 per day of outpatient treatment
X. Family Transportation and Lodging	Round trip coach fare or \$0.30 per mile \$50 per day lodging if inpatient \$25 per day lodging if outpatient	Round trip coach fare or \$0.40 per mile \$50 per day lodging if inpatient \$30 per day lodging if outpatient
Y. Extended Care Facility	Up to \$50 per day	Up to \$100 per day

Z. Hospice Care	Up to \$50 per day for 60 days Up to \$25 per day thereafter Lifetime maximum of \$6000	Up to \$100 per day for 60 days Up to \$50 per day thereafter Lifetime maximum of \$12000
AA. Home Health Care	Up to \$40 per day up to 30 days per year	Up to \$50 per day up to 30 days per year
BB. Cancer Screening	\$50 per year per person	\$75 per year per person
CC. Cancer Screening Follow-up	\$40 per year per person	\$50 per year per person
DD. Waiver of Premium	90 day elimination period	90 day elimination period

EXHIBIT VI
AMERICAN FIDELITY ASSURANCE COMPANY
EXPECTED LOSS RATIOS
C10-98 LIMITED BENEFIT SPECIFIED DISEASE CANCER EXPENSE POLICY

The expected incurred claim loss ratio excluding policy reserves for the first 30 years of this policy form are:

Policy Year	Expected Incurred Claim Loss Ratio
1	31%
2	34
3	37
4	40
5	43
6	46
7	48
8	51
9	55
10	59
11	63
12	66
13	70
14	75
15	80
16	84
17	89
18	94
19	99
20	105
21	110
22	115
23	121
24	126
25	132
26	138
27	143
28	149
29	154
30	159

<i>SERFF Tracking Number:</i>	<i>AFDL-127835118</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American Fidelity Assurance Company</i>	<i>State Tracking Number:</i>	<i>50297</i>
<i>Company Tracking Number:</i>	<i>C10-98 RATE INCREASE</i>		
<i>TOI:</i>	<i>H071 Individual Health - Specified Disease - Limited Benefit</i>	<i>Sub-TOI:</i>	<i>H071.002A Dread Disease - Cancer Only</i>
<i>Product Name:</i>	<i>C10-98 RATE INCREASE</i>		
<i>Project Name/Number:</i>	<i>C10-98 RATE INCREASE/</i>		

Supporting Document Schedules

		Item Status:	Status
Satisfied - Item:	Health - Actuarial Justification	Disapproved	Date: 11/30/2011
Comments:			
Attachment:			
RI AR 2011.pdf			